UNITED
NATIONS

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Economic and Social Council

Distr.
LIMITED

E/CN.6/1997/L.2/Add.3
17 March 1997

ORIGINAL: ENGLISH

COMMISSION ON THE STATUS OF WOMEN
Forty-first session
10-21 March 1997
Agenda item 7

ADOPTION OF THE REPORT OF THE COMMISSION ON ITS FORTY-FIRST SESSION

Draft report

Addendum

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Moderator's summary of the panel discussion and dialogue on the critical area of concern: women and the economy

1. The Beijing Platform for Action,[1] proposed actions for women as workers, self-employed women, entrepreneurs and managers. It examined the effects of economic policies and restructuring on women, women's access to economic decision-making, women's unpaid work, and the need to balance work and family responsibilities, as well as the importance of mainstreaming a gender perspective in economic policies and programmes.

Women's participation in economic decision-making

2. While noting that women were involved in economic decision-making to some degree at various levels, it was stressed that actions needed to be taken to enable women to participate even more fully at all levels of economic decision-making, including the household level where experience had shown that women's decisions tended to contribute to the well-being of the household as a whole. Very few women were found in decision-making positions in international financial institutions such as the World Bank and the International Monetary Fund (IMF), in the World Trade Organization or in transnational corporations. Nor were women well represented in economic decision-making at the national level, in academia, in banks and in private companies. Women were for the most

part poorly represented in trade unions, chambers of commerce and industry associations. Their participation in such bodies was essential.

3. Legal instruments alone would not automatically lead to better representation of women in economic decision-making. Policy instruments to improve women's position in those sectors and levels of the economy where they were under-represented were required. Education, training and network-building were crucial to shaping women's and men's attitudes and expectations with respect to women's role in economic decision-making.

Women entrepreneurs

4. Women-owned microenterprises and small and medium-sized enterprises had increasingly become a source of employment, growth and innovation. For example, women employers tended to recruit other women and were family-friendly. However, women entrepreneurs, notably in developing, developed and transition economies, faced serious constraints related to the legal and institutional framework in which they had to operate, as well as to the lack of training, support services and credit. A major challenge for women-owned enterprises was to access these services and to grow from micro- to small and medium-sized enterprises.

5. The importance for support services for women entrepreneurs in areas such as technical assistance, creation of networks, business planning and financial counselling was highlighted. Marketing techniques and access to markets were recognized as areas where women's business needed support for further growth.

6. Credit was considered a crucial requirement for women entrepreneurs. Wnere micro-financing schemes had been in existence for a long time, there was a high-payback record for women. Notably, since the adoption of the Beijing Platform for Action, an even stronger emphasis had been placed on credit as an instrument for empowering women in the economy. Traditional savings schemes were also being used, especially by poor women as an alternative to formal financial systems. There should be an effort to ensure that special credit and savings schemes for women did not lead to their further marginalization. The need for preferential treatment of women in the provision of credit and for simplifying procedures for access to credit was highlighted. The achievements of the Grameen Bank which provides micro-credit for a largely female clientele were noted.

7. It was noted that women entrepreneurs had benefited from creating regional and international networks to expand markets and share experience.

Women in rural areas

8. The economic situation of women living in rural areas was given special attention. There was a critical need to increase their productivity through, inter alia, the introduction of technology, including for the reduction of household chores. Men frequently controlled the intermediary distribution of products produced by women, limiting women's benefits from their own production.

9. More and more rural women were expressing the need for credit and information, but they often lacked the networks and access to information and credit. On the positive side, it was noted that, in some countries, land policies and property laws were being revised to women's benefit, and that a percentage of development assistance resources was being earmarked in some places to support credit schemes for rural women.

Women in management

10. Breaking the glass ceiling that impeded women's access to top management positions as well as avoiding the "sticky floors" on the lower levels of the labour market was critical for the advancement of women and for the mainstreaming of a gender perspective. A critical mass of 30 per cent women in top management positions was considered crucial.

11. Equal-opportunity laws and existing International Labour Organization (ILO) standards for equality in employment were not sufficient to address gender discrimination in the labour market, especially at top decision-making levels. To increase women's participation in top management, a number of measures had been successful, including adoption of anti-discriminatory laws, introduction of changes in corporate practices, teaching aides for consciousness-raising, monitoring schemes and monitoring of employment practices. Commitment at the top was vital for changing the organizational culture and for placing women in management positions. Equal access to education, vocational training and enterprise-level training were important tools for qualifying women for top management positions.

12. Employers' organizations had played an important role in influencing attitudes and in making a business case for women in top management in some countries. Trade unions should also play a role by pushing for implementation and by monitoring legislation and equal-opportunity policies.

Women in the labour force

13. Women's employment was central to the achievement of equality between women and men, and women's access to education played an important role in access to work opportunities. It was noted that empowering women in the labour force could help in the empowerment of women in other spheres of life, including the household, provided that a balance between family and work could be achieved. Arrangements to facilitate the reconciliation of work and family responsibilities were urgently needed. Notably, where parental leave policies and flexible hours were available to both women and men, the situation had improved.

14. The unequal distribution between women and men of unpaid work was noted. The tendency for women to be employed in low-wage industries and the necessity for looking into the minimum-wage level were discussed. Better sharing of paid and unpaid work between women and men was required. While unpaid work was recognized as important by Governments, few efforts had been made to develop

methodologies to measure such work, yet its measurement was necessary in order for society to recognize women's full contribution to the economy.

15. In most cases, the current challenge for policy makers, employers, trade unions and women workers was to achieve a balance between more jobs and more quality jobs in the labour market. It was noted that atypical forms of employment were leading to a growing feminization of poverty, especially among older women.

16. Concern was expressed regarding the efficiency of legislative tools, including equal-opportunity and non-discriminatory laws, in redressing gender discrimination in the labour market. Gender-neutral policies, such as equal employment opportunity laws, were not sufficient in this regard. Legislative tools needed to be accompanied by enforcement mechanisms and publicity generated about businesses that violated anti-discrimination laws. Special protective measures for women were seen to have both positive and adverse effects and in some countries protective measures for women were being abolished.

17. To overcome occupational segregation, many projects and programmes were being developed to broaden the fields studied by women. A strong focus was being given to education and training in technology as well as in new growth industries and sectors. Other measures such as fellowships and child-care arrangements had been promoted to facilitate women's access to academic institutions.

18. It was noted that occupational segregation contributed to the wage gap between women and men. In order to enforce the principle of equal pay for work of equal value, policies should include effective legislation, transparency of women's and men's wages, changing of stereotyped choices of women and men, and effective guidance for employers. Instruments were being developed to compare wages for female-dominated and male-dominated occupations. Schemes for work evaluation had been suggested to facilitate this process.

19. Transnational corporations applied double standards by implementing different equal-opportunity standards in wages and working conditions abroad from those supported in their own countries, largely to the detriment of women employees.

20. The role that non-governmental organizations played in monitoring working conditions for women and abuses in the labour market was stressed.

Globalization and structural adjustment

21. While it was recognized that an enabling environment for women's participation in the economy was required at the national level, it was also noted that the international level should not be overlooked because of its impact on women and the national economic situation.

22. The responsibility of Governments and international financial institutions to ensure that women were not disproportionately discriminated against in situations of structural change and economic recession was emphasized.

Structural adjustment had increased the total amount of women's work and had reduced access to basic services and resources. Economic liberalization policies should be evaluated in relation to their impact on women, and global efforts were required to cancel or reduce the debt owed by developing countries. Structural adjustment policies and other economic policies were still being applied as if they were gender-neutral. The impact of structural adjustment policies on women in particular should be monitored and assessed.

23. The need for regular and substantive dialogue between the United Nations and the Bretton Woods institutions and the World Trade Organization, to coordinate assistance aimed at strengthening programmes for the benefit of women and their families, was called for. Such coordination was especially important at the field level.

Notes

[1] Report of the Fourth World Conference on Women, Beijing, 4-15 September 1995 (A/CONF.177/20 and Add.1), chap. I, resolution 1, annex II.